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IN THE UNITED STATES BANKRUPTCY COURT
FOR THE DISTRICT OF UTAH, CENTRAL DIVISION

IN RE:	**OBJECTION TO PROOF OF CLAIM NO. 05 (U.S. BANK N.A.)**
Lynnette Terry Peterson	Case No. 09-33732
Debtor.	Chapter 13
	Judge William T. Thurman

COMES NOW DEBTOR through Counsel Jody L. Howe, and objects to Proof of Claim No. 05 filed in this matter by HSBC Bank Nevada/Bass & Associates P.C. ("HSBC "). Grounds and bases for Debtors' objection are as follows:

1. HSBC has filed a secured proof of claim for a Yamaha in the amount of $1,465.89.

2. Debtor is no longer in possession of the Yamaha.

3. HSBC is not entitled to secured status in these proceedings.

THEREFORE, Debtors claim No. 05 of HSBC should be disallowed as a secured claim and the Trustee pay $1,465.89 as an unsecured non-priority claim.

DATED this 17 th day of August, 2010.

/s/______________________________

Jody L. Howe
Attorney for Debtors

MAILING CERTIFICATE

I hereby certify that I am employed in the law offices of Utah Bankruptcy Professionals, P.C., and that I mailed a copy of the foregoing OBJECTION TO PROOF OF CLAIM to the parties listed below via U.S. Mail, postage prepaid:

Office of the U.S. Trustee
ECF Notification

Kevin R. Anderson, Chapter 13 Trustee
ECF Notification

Bass & Associates
3936 East Ft. Lowell Suite 200
Tucson, AZ 85712

Lynnette Terry Peterson
12898 South Long Trail Drive
Draper, UT 84020

DATED this 17th day of August, 2010.

/s/______________________________________
Summer J. Young